

MAGNA BANK

	CPP Disbursement Date 12/23/2008	Cert 34937	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$437	\$427	-2.5%		
Loans	\$349	\$343	-1.8%		
Construction & development	\$68	\$41	-40.2%		
Closed-end 1-4 family residential	\$123	\$123	0.5%		
Home equity	\$33	\$33	1.0%		
Credit card	\$0	\$0			
Other consumer	\$3	\$5	100.1%		
Commercial & Industrial	\$22	\$26	15.3%		
Commercial real estate	\$80	\$90	12.1%		
Unused commitments	\$71	\$70	-0.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$44	\$35	-19.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$4	\$7	67.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$384	\$375	-2.4%		
Deposits	\$317	\$322	1.6%		
Total other borrowings	\$63	\$49	-22.2%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$53	\$52	-3.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.3%	12.2%	--		
Tier 1 risk based capital ratio	14.7%	14.7%	--		
Total risk based capital ratio	15.9%	15.9%	--		
Return on equity ¹	1.1%	-9.1%	--		
Return on assets ¹	0.1%	-1.1%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	65.6%	28.9%	--		
Loss provision to net charge-offs (qtr)	170.3%	131.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	1.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.0%	17.8%	0.2%	2.0%	--
Closed-end 1-4 family residential	5.5%	5.6%	0.0%	0.0%	--
Home equity	0.5%	0.9%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.3%	0.5%	0.2%	0.3%	--
Commercial real estate	0.0%	4.1%	0.0%	0.0%	--
Total loans	2.2%	5.3%	0.1%	0.4%	--